

LEGAL CAPITAL GROUP, LLC
CAPITAL ADVANCE AGREEMENT

This CAPITAL ADVANCE AGREEMENT ("Agreement"), dated as of this _____ day of _____, 20____ ("Effective Date"), by and between Legal Capital Group, LLC, ("LCG"), an Arizona limited liability company whose principal address is 2800 N. 44th Street, Suite 600, Phoenix, Arizona 85008 and Sean R. Callagy, Esq., ("SRC") an attorney, and The Law Office of Sean R. Callagy, Esq., LLC, ("Firm") having a primary address of 650 From Road, Suite 565, Paramus, New Jersey, 07652. LCG and the Firm shall be jointly referred to as the "Parties".

RECITALS

WHEREAS, SRC is a licensed attorney and the Firm is a law firm and together they are engaged in the business of representing clients in Personal Injury and other litigation Matters;

WHEREAS, SRC and the Firm are lead counsel or co-counsel in connection with the Firm's portfolio of Personal Injury Matters ("PI Matters"), including but not limited to representing 11 plaintiffs in the matter known as the Route 54 Rollover;

WHEREAS, SRC and the Firm are entitled to receive attorney's fees ("Proceeds") in connection with the PI Matters in the event Plaintiffs are successful;

WHEREAS, SRC has a subset of PI cases that are designated as Garcia Cases;

WHEREAS, all PI Matters have required and continue to require substantial funds, including both Garcia Case Expenses ("Garcia Case Expenses") and Operational expenses ("Operational Expenses") to properly prosecute the matters and those expenses are likely to continue to accrue;

WHEREAS, LCG, among other things, is in the business of advancing funds to law firms ("Advances") in return for the right to receive a portion of the Proceeds contingent upon a successful disposition of the claims, lawsuits or whether either by settlement, lawsuit, judgment or any other manner;

WHEREAS, SRC and the Firm wish to acquire funds for both Garcia Case Expenses and Operational Expenses to prosecute PI Matters and LCG desires to advance funds to SRC for those purposes;

NOW THEREFORE, in consideration of the mutual covenants and premises set forth herein and for other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the Parties agree as follows:

1. Purpose: The Advance(s) received by SRC and the Firm from LCG will be used for immediate economic necessities or other purposes that SRC and the Firm deem(s) important, including but not limited to Garcia Case Expenses and Operational Expenses. In consideration thereof, SRC and the Firm is/are assigning an ownership interest in the Proceeds and granting LCG a Security Interest and Lien in the amount of LCG's share of the Proceeds from any and all of the Claims described herein from the date of this contract

SRC and the Firm hereby irrevocably direct(s) his/her/their attorney, and any future attorney, to honor this lien.

2. Amount: Subject to the terms and conditions set forth herein, simultaneously with the execution of the Agreement, LCG shall advance funds to SRC and the Firm on an as needed and monthly basis;
3. Additional Advances: The parties agree that additional advances may be made by LCG to SRC and the Firm, at LCG's discretion, in connection with the PI Matters. Each additional advance shall be made in accordance with the terms and conditions of this Agreement.
4. Growth Factor: SRC and the Firm hereby unconditionally and irrevocably grants, assigns, transfers and conveys an ownership interest in the proceeds recovered with respect to the Claim(s) (hereinafter referred to as "Proceeds") which includes a growth factor of 2.99% per annum, compounded monthly, for those Advances that are advanced for Operational Expenses, and a growth factor of 4.99% per annum, compounded monthly for those Advances that are advanced for and reimbursed from fees received directly from Garcia Case. In the event that Garcia Cases do not yield any Proceeds and Garcia Case Expenses are repaid from the Proceeds from cases that are cross collateralized and are not Garcia Cases as described in paragraph 6, then the Garcia Case Expenses shall be repaid at a growth factor of 2.99. LCG's interest shall be paid to LCG in the order and manner set forth herein and in accordance with the attached **SCHEDULE A**, annexed hereto, and the Schedule(s) annexed to any Additional Advances.
5. Term: LCG's share of the recovery shall be paid to LCG in full on the date any Proceeds from any PI Matters are recovered. LCG shall be entitled to be reimbursed in full for all advances made to date to SRC and the Firm, from any PI Matter, in accordance with the Schedule, and SRC and the Firm agree that they will not collect any fee from any PI Matter unless and until LCG shall be reimbursed in full. In the event Proceeds are recovered in multiple payments, from multiple cases or whether pursuant to a structured settlement, annuity, or other form of installment payment or incremental recovery, LCG's right to recover full payment of its interests therein shall be paid senior to SRC's and the Firm's rights to receive any portion of any of the Proceeds. In the event that the Proceeds recovered from the settlement of the first, or any subsequent PI Matter, is not sufficient to pay LCG's full share due and owing at that time, LCG's right to full payment of the recovery shall be paid senior to SRC's and the Firm's right to receive any portion of the Proceeds. Any remaining balance due and owing to LCG shall go forward and be subject to, and repaid according to, the terms and conditions contained in this Agreement, senior to SRC's and the Firm's right to receive any Proceeds.
6. Cross-Collateralization: SRC and the Firm hereby unconditionally and irrevocably agree to cross collateralize all PI Matters the firm currently has pending and all PI Matters it is retained on in the future, whether as counsel or co-counsel, to secure the reimbursement of the Advances made to it by LCG. Notwithstanding, as described more thoroughly within, in the event that the Garcia Cases yield no Proceeds for any reason whatsoever and the Proceeds from the cross-collateral is applied to Garcia Case Expenses, then those expenses shall be paid back at the growth factor of 2.99. The Parties expressly agree that SRC and

the Firm are not cross collateralizing NJ Pip, WC, NY PIP and non-PI cases unless expressly agreed to in writing.

7. Illustration: By way of illustration:

Illustration A: If at the time Case A settles, SRC owes LCG \$50,000 principal and interest for Garcia Case Expenses and \$160,000.00 principal and interest in Operating Expenses, and case A, a Garcia Case settles for \$1,500,000.00 then, the monies shall be distributed as follows:

\$1,500,000.00
- \$225,000.00 (case specific costs- experts etc)
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\$1,275,000.00
- \$765,000.00 (60% to client)
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\$510,000.00 (Attorney PROCEEDS)
- \$ 50,000.00 (to LCG for Garcia Case Expenses + 4.99 interest)
- \$160,000.00 (to LCG for Operational Expenses + 2.99 interest)
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\$300,000.00 (to SRC)*

Illustration B: If at the time Case B settles, a non-Garcia Case, and all Garcia Cases have unsuccessfully resolved, and SRC owes LCG \$50,000 principal and interest for Garcia Case Expenses and \$160,000.00 principal and interest in Operating Expenses, and case A, a Garcia Case settles for \$1,500,000.00 then, the monies shall be distributed as follows:

\$1,500,000.00
- \$225,000.00 (case specific costs- experts etc)
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\$1,275,000.00
- \$765,000.00 (60% to client)
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\$510,000.00 (Attorney PROCEEDS)
- \$ 50,000.00 (to LCG for Garcia Case Expenses + 2.99 interest reverted due to all Garcia Cases unsuccessfully resolving)
- \$160,000.00 (to LCG for Operational Expenses + 2.99 interest)
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\$300,000.00 (to SRC)*

Illustration C: If at the time Case B settles, SRC owes LCG \$50,000 principal and interest for Garcia Case Expenses and \$160,000.00 principal and interest in Operating

Expenses, and case A settles for \$500,000.00 then, the monies shall be distributed as follows:

\$500,000.00
- \$100,000.00 (case specific costs- experts etc)
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\$400,000
- \$240,000.00 (60% to client)
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\$160,000.00 (Attorney PROCEEDS)
- \$ 50,000.00 (to LCG for Case Expenses + interest)
- \$160,000.00 (to LCG for Operational Expenses + interest)
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-\$50,000 (Net loss carry forward amount to be repaid, plus interest, to LCG from SRC from the Proceeds from any and all PI Matters.

*In the event SRC co-counsels with another firm Case Expenses may be apportioned to the other firm before final Proceeds are divided amongst the firms, however in all cases, LCG shall be repaid before attorneys fees are divided

8. Acceptance: SRC and the Firm hereby accept(s) LCG's funding as per the terms of this Agreement, grants LCG a Security Interest and Lien as per the terms hereof, and assign the Proceeds of the Claim(s) to the extent specified in this Agreement.
9. Privileged Information: Nothing in this Agreement shall require the disclosure of confidential or privileged information in a manner that would violate SRC and the Firm's obligations as attorneys or the applicability of any privilege. LCG shall have no right to request, and SRC and the Firm agrees that it will not disclose to LCG, privileged client information.
10. Solvency: SRC and the Firm hereby represent(s) and warrant(s) to LCG that he/she/they is/are not presently a party to any action or proceeding for the relief under any federal or state bankruptcy or insolvency law or the appointment of a trustee or receiver for all or any portion of his/her/their assets, and that he/she/they do(es) not intend to file or otherwise initiate any action or proceeding at any time in the future seeking relief under any federal or state bankruptcy or insolvency law.
11. Warrant of Liens: SRC and the Firm hereby represent(s) and warrant(s) to LCG that he/she/they has/have no notice or knowledge of any liens upon the any share of the Proceeds SRC and the Firm are entitled to in connection with any of the claims or matters described herein and has/have not assigned, transferred or conveyed any right to any portion of the Proceeds to any person or entity, except as follows: (if none, s state)

_____. SRC and the Firm hereby agree(s) that he/she/they

will not knowingly create any additional liens against the Proceeds without the prior written consent of LCG except those as may be necessary to the prosecution of the case and any medical expenses, treatment and related equipment that Seller(s) may require. Seller(s) specifically promise(s) not to create any liens against the proceeds of the case as a result of any funding or advances that he/she/they might receive after the date of this Agreement.

12. Choice of Law; Venue: The laws of the State of New Jersey, without regard to its conflict of laws rules, shall control the validity, interpretation and enforceability of this Agreement. If any one or more of the provisions are determined to be unenforceable, in whole or in part, for any reason, the remaining provisions shall remain in full force and effect. The Parties hereby irrevocably and unconditionally consent to submit to the exclusive jurisdiction of the courts of the State of New Jersey in the County of Bergen for any lawsuits, claims or other proceedings arising out of or relating to this Agreement and agree not to commence any such lawsuit, claim or other proceeding except in such courts. The Seller(s) and Purchaser hereby irrevocably and unconditionally waive any objection to the laying of venue of any lawsuit, claim, or other proceeding arising out of relating to this Agreement in the courts of the State of Jersey in the County of Bergen, and hereby further irrevocable and unconditionally waive and agree not to plead or claim in any such court that any such lawsuit, claim or other proceeding brought in any such court has been brought in an inconvenient forum.
13. Notices. Any notice, demand or communication required, permitted or desired to be given hereunder shall be deemed effectively given when personally delivered or mailed by prepaid certified mail, return receipt requested, addressed as follows:

If to Seller:

Sean R. Callagy, Esq.
Law Office of Sean R. Callagy, Esq., LLC
Mack-Cali II
650 From Road
Suite 565
Paramus, New Jersey 07652

If to Purchaser:

Legal Capital Group, LLC
1 Hastings Drive
Tenafly, New Jersey 07670

or such other address, and to the attention of such other person as either party may designate by written notice.

14. Binding; Successors. This Agreement, Future Advances, and any other document referred to herein or therein shall be binding upon and inure to the benefit of and be enforceable by the parties and their respective heirs, successors and assigns, except that the SRC and the Firm may not assign its right under this Agreement, Future Advances and other document referred to herein or therein without the prior written consent of the LCG. LCG may at any time assign all, or a part of its rights and obligations under this Agreement,

Future Advances and the other Financing Agreements. Prior to any such assignment, the LCG shall endeavor to give SRC and the Firm written notice of such planned assignment, and the SRC and the Firm shall have the option, within fourteen (14) days of the receipt of such notice, to prepay the Loans, in whole, without any prepayment premium. Notwithstanding the foregoing, the LCG shall have no liability of any kind to the SRC and the Firm if it fails to give such notice. In the event that the SRC and the Firm learns without the giving of notice by LCG that LCG intends to assign the Loan, the SRC and the Firm shall be afforded the right to prepay the Loans as set forth in this Section for a period of fourteen (14) days from the Seller learns of such proposed assignment.

15. Entire Agreement: This Agreement constitutes the entire agreement between the parties and there are no representations, warranties, covenants or obligations except as set forth herein. It may only be modified in writing. This Agreement supersedes all prior and contemporaneous agreements, understandings, negotiations and discussions, written or oral, between the parties hereto relating to any transaction contemplated by this Agreement. Notwithstanding the parties contemplate the possibility of future, Additional Advances, in accordance with paragraph 2 of this Agreement.
16. Partial Invalidity: If any provision of this Agreement or the other Financing Agreements is held to be invalid or unenforceable, such invalidity or unenforceability shall not invalidate this Agreement or the other Financing Agreements as a whole but this Agreement or the particular Financing Agreement, as the case may be, shall be unenforceable and the rights and obligations of the parties shall be construed and enforced only to such extent as shall be permitted by law.
17. Conflicts: In the event that any provision of this Agreement conflicts with the Financing Agreement, or with any document or instrument delivered in connection herewith or therewith, the terms of this Agreement shall control, notwithstanding such conflict.
18. Enforceability: If any provision of this Agreement shall be deemed invalid or unenforceable, it shall not affect the validity or enforceability of any other provision hereof.
19. Counterparts: This Agreement may be executed in separate counterparts.
20. Facsimile Signature: A Signature transmitted by fax shall be effective with the same force and effect as the original signature.

IN WITNESS WHEREOF, the parties have caused this Agreement to be duly executed and delivered as of the day and year first above written.

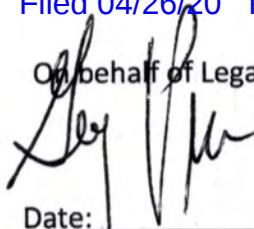
On behalf of Sean R. Callagy, Esq.

Date: _____

3-11-13

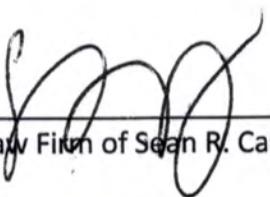
On behalf of Legal Capital Group, LLC

Date: _____

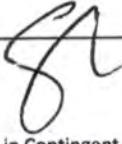


On Behalf of The Law Firm of Sean R. Callagy, Esq., LLC

Date: _____



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SCHEDULE A
Disclosure Statement

Investment in Contingent Proceeds for Sean R. Callagy, Esq., LLC

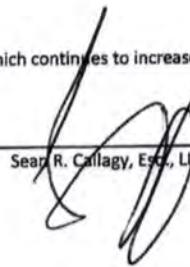
1st Advance

	1st Funding	2nd Funding	3rd Funding	4th Funding	5th Funding	6th Funding	Total
Funding Date	12/31/2012						
Growth Factor (Monthly Rate of Return)		4.99%					
Annualized Rate of return based on monthly compounding			42.41%				
Advance	47,828.99						47,828.99
Less Processing Fee							0.00
Less Origination Fee							0.00
Less Pay Off Previous Advance							0.00
Net Advance to Seller	47,828.99	0.00	0.00	0.00	0.00	0.00	47,828.99

Amount to be paid by Seller(s) to release Purchaser's Interest in the Proceeds on the following dates:

1	On or Before	1/31/2013	64,058.80	64,058.80
2	On or Before	2/28/2013	64,058.80	64,058.80
3	On or Before	3/31/2013	64,058.80	64,058.80
4	On or Before	4/30/2013	64,058.80	64,058.80
5	On or Before	5/31/2013	64,058.80	64,058.80
6	On or Before	6/30/2013 6 months	64,058.80	64,058.80
7	On or Before	7/31/2013	67,255.33	67,255.33
8	On or Before	8/31/2013	70,611.38	70,611.38
9	On or Before	9/30/2013	74,134.88	74,134.88
10	On or Before	10/31/2013	77,834.21	77,834.21
11	On or Before	11/30/2013	81,718.14	81,718.14
12	On or Before	12/31/2013 12 months	85,795.88	85,795.88
13	On or Before	1/31/2014	90,077.09	90,077.09
14	On or Before	2/28/2014	94,571.94	94,571.94
15	On or Before	3/31/2014	99,291.08	99,291.08
16	On or Before	4/30/2014	104,245.70	104,245.70
17	On or Before	5/31/2014	109,447.56	109,447.56
18	On or Before	6/30/2014 18 months	114,909.00	114,909.00
19	On or Before	7/31/2014	120,642.95	120,642.95
20	On or Before	8/31/2014	126,663.04	126,663.04
21	On or Before	9/30/2014	132,983.52	132,983.52
22	On or Before	10/31/2014	139,619.40	139,619.40
23	On or Before	11/30/2014	146,586.41	146,586.41
24	On or Before	12/31/2014 24 months	153,901.07	153,901.07
25	On or Before	1/31/2015	161,580.73	161,580.73
26	On or Before	2/28/2015	169,643.61	169,643.61
27	On or Before	3/31/2015	178,108.83	178,108.83
28	On or Before	4/30/2015	186,996.46	186,996.46
29	On or Before	5/31/2015	196,327.58	196,327.58
30	On or Before	6/30/2015 30 months	206,124.33	206,124.33
31	On or Before	7/31/2015	216,409.93	216,409.93
32	On or Before	8/31/2015	227,208.79	227,208.79
33	On or Before	9/30/2015	238,546.51	238,546.51
34	On or Before	10/31/2015	250,449.98	250,449.98
35	On or Before	11/30/2015	262,947.43	262,947.43
36	On or Before	12/31/2015 36 months	276,068.51	276,068.51

After the periods shown, please call for a Pay Off Amount, which continues to increase by the Growth Factor, compounded monthly.

 Sean R. Callagy, Esq., LLC - 1st Advance

Initial

Ref: Abiao Elenita

SCHEDULE A
Disclosure Statement

Investment in Contingent Proceeds for Sean R. Callagy, Esq., LLC

1st Advance

	1st Funding	2nd Funding	3rd Funding	4th Funding	5th Funding	6th Funding	Total
Funding Date	1/7/2013						
Growth Factor (Monthly Rate of Return)		4.99%					
Annualized Rate of return based on monthly compounding			42.41%				
Advance	24,119.96						24,119.96
Less Processing Fee							0.00
Less Origination Fee							0.00
Less Pay Off Previous Advance							0.00
Net Advance to Seller	24,119.96	0.00	0.00	0.00	0.00	0.00	24,119.96

Amount to be paid by Seller(s) to release Purchaser's interest in the Proceeds on the following dates:

1	On or Before	2/7/2013	32,304.59	32,304.59
2	On or Before	3/7/2013	32,304.59	32,304.59
3	On or Before	4/7/2013	32,304.59	32,304.59
4	On or Before	5/7/2013	32,304.59	32,304.59
5	On or Before	6/7/2013	32,304.59	32,304.59
6	On or Before	7/7/2013 6 months	32,304.59	33,916.59
7	On or Before	8/7/2013	33,916.59	35,609.03
8	On or Before	9/7/2013	35,609.03	37,385.92
9	On or Before	10/7/2013	37,385.92	39,251.47
10	On or Before	11/7/2013	39,251.47	41,210.12
11	On or Before	12/7/2013	41,210.12	43,266.51
12	On or Before	1/7/2014 12 months	43,266.51	45,425.51
13	On or Before	2/7/2014	45,425.51	47,692.24
14	On or Before	3/7/2014	47,692.24	50,072.08
15	On or Before	4/7/2014	50,072.08	52,570.68
16	On or Before	5/7/2014	52,570.68	55,193.96
17	On or Before	6/7/2014	55,193.96	57,948.13
18	On or Before	7/7/2014 18 months	57,948.13	60,839.75
19	On or Before	8/7/2014	60,839.75	63,875.65
20	On or Before	9/7/2014	63,875.65	67,063.05
21	On or Before	10/7/2014	67,063.05	70,409.49
22	On or Before	11/7/2014	70,409.49	73,922.92
23	On or Before	12/7/2014	73,922.92	77,611.68
24	On or Before	1/7/2015 24 months	77,611.68	81,484.50
25	On or Before	2/7/2015	81,484.50	85,550.58
26	On or Before	3/7/2015	85,550.58	89,819.55
27	On or Before	4/7/2015	89,819.55	94,301.55
28	On or Before	5/7/2015	94,301.55	99,007.19
29	On or Before	6/7/2015	99,007.19	103,947.65
30	On or Before	7/7/2015 30 months	103,947.65	109,134.64
31	On or Before	8/7/2015	109,134.64	114,580.46
32	On or Before	9/7/2015	114,580.46	120,298.03
33	On or Before	10/7/2015	120,298.03	126,300.90
34	On or Before	11/7/2015	126,300.90	132,603.31
35	On or Before	12/7/2015	132,603.31	139,220.22
36	On or Before	1/7/2016 36 months	139,220.22	

After the periods shown, please call for a Pay Off Amount, which continues to increase by the Growth Factor, compounded monthly.

Sean R. Callagy, Esq., LLC - 1st Advance

Initial

Ref: Lara Vanesa

SCHEDULE A
Disclosure Statement

Investment in Contingent Proceeds for Sean R. Callagy, Esq., LLC

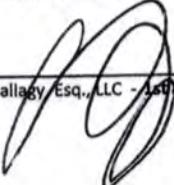
1st Advance

	1st Funding	2nd Funding	3rd Funding	4th Funding	5th Funding	6th Funding	Total
Funding Date	1/7/2013						
Growth Factor (Monthly Rate of Return)		4.99%					
Annualized Rate of return based on monthly compounding		42.41%					
Advance	37,609.27						37,609.27
Less Processing Fee							0.00
Less Origination Fee							0.00
Less Pay Off Previous Advance							0.00
Net Advance to Seller	37,609.27	0.00	0.00	0.00	0.00	0.00	37,609.27

Amount to be paid by Seller(s) to release Purchaser's interest in the Proceeds on the following dates:

1	On or Before	2/7/2013	50,371.23	50,371.23
2	On or Before	3/7/2013	50,371.23	50,371.23
3	On or Before	4/7/2013	50,371.23	50,371.23
4	On or Before	5/7/2013	50,371.23	50,371.23
5	On or Before	6/7/2013	50,371.23	50,371.23
6	On or Before	7/7/2013 6 months	50,371.23	50,371.23
7	On or Before	8/7/2013	52,884.75	52,884.75
8	On or Before	9/7/2013	55,523.70	55,523.70
9	On or Before	10/7/2013	58,294.34	58,294.34
10	On or Before	11/7/2013	61,203.22	61,203.22
11	On or Before	12/7/2013	64,257.26	64,257.26
12	On or Before	1/7/2014 12 months	67,463.70	67,463.70
13	On or Before	2/7/2014	70,830.14	70,830.14
14	On or Before	3/7/2014	74,364.56	74,364.56
15	On or Before	4/7/2014	78,075.36	78,075.36
16	On or Before	5/7/2014	81,971.32	81,971.32
17	On or Before	6/7/2014	86,061.69	86,061.69
18	On or Before	7/7/2014 18 months	90,356.16	90,356.16
19	On or Before	8/7/2014	94,864.94	94,864.94
20	On or Before	9/7/2014	99,598.70	99,598.70
21	On or Before	10/7/2014	104,568.67	104,568.67
22	On or Before	11/7/2014	109,786.65	109,786.65
23	On or Before	12/7/2014	115,265.00	115,265.00
24	On or Before	1/7/2015 24 months	121,016.73	121,016.73
25	On or Before	2/7/2015	127,055.46	127,055.46
26	On or Before	3/7/2015	133,395.53	133,395.53
27	On or Before	4/7/2015	140,051.96	140,051.96
28	On or Before	5/7/2015	147,040.56	147,040.56
29	On or Before	6/7/2015	154,377.88	154,377.88
30	On or Before	7/7/2015 30 months	162,081.34	162,081.34
31	On or Before	8/7/2015	170,169.20	170,169.20
32	On or Before	9/7/2015	178,660.64	178,660.64
33	On or Before	10/7/2015	187,575.81	187,575.81
34	On or Before	11/7/2015	196,935.84	196,935.84
35	On or Before	12/7/2015	206,762.94	206,762.94
36	On or Before	1/7/2016 36 months	217,080.41	217,080.41

After the periods shown, please call for a Pay Off Amount, which continues to increase by the Growth Factor, compounded monthly.



Sean R. Callagy, Esq., LLC - 1st Advance



Initial

Ref: New Mexico/Cooper Titre

SCHEDULE A

Disclosure Statement

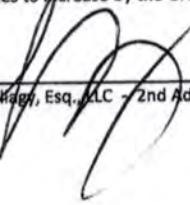
Investment in Contingent Proceeds for Sean R. Callagy, Esq., LLC **2nd Advance**

	1st Funding	2nd Funding	3rd Funding	4th Funding	5th Funding	6th Funding	Total
Funding Date	1/16/2013	1/18/2013					
Growth Factor (Monthly Rate of Return)	4.99%	4.99%					
Annualized Rate of return based on monthly compounding	42.41%	42.41%					
Advance	25,000.00	63,437.17					88,437.17
Less Processing Fee	*						0.00
Less Origination Fee							0.00
Less Pay Off Previous Advance							0.00
Net Advance to Seller	25,000.00	63,437.17	0.00	0.00	0.00	0.00	88,437.17

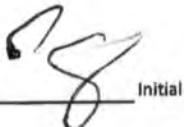
Amount to be paid by Seller(s) to release Purchaser's interest in the Proceeds on the following dates:

1	On or Before	2/16/2013	26,247.50	66,455.25			92,702.75
2	On or Before	3/16/2013	27,557.25	69,771.37			97,328.62
3	On or Before	4/16/2013	28,932.36	73,252.96			102,185.32
4	On or Before	5/16/2013	30,376.08	76,908.28			107,284.36
5	On or Before	6/16/2013	31,891.85	80,746.00			112,637.85
6	On or Before	7/16/2013 6 months	33,483.25	84,775.23			118,258.48
7	On or Before	8/16/2013	35,154.07	89,005.51			124,159.58
8	On or Before	9/16/2013	36,908.25	93,446.89			130,355.14
9	On or Before	10/16/2013	38,749.98	98,109.89			136,859.86
10	On or Before	11/16/2013	40,683.60	103,005.57			143,689.17
11	On or Before	12/16/2013	42,713.71	108,145.55			150,859.26
12	On or Before	1/16/2014 12 months	44,845.12	113,542.01			158,387.14
13	On or Before	2/16/2014	47,082.90	119,207.76			166,290.66
14	On or Before	3/16/2014	49,432.33	125,156.23			174,588.56
15	On or Before	4/16/2014	51,899.01	131,401.52			183,300.53
16	On or Before	5/16/2014	54,488.77	137,958.46			192,447.23
17	On or Before	6/16/2014	57,207.76	144,842.59			202,050.34
18	On or Before	7/16/2014 18 months	60,062.42	152,070.23			212,132.65
19	On or Before	8/16/2014	63,059.54	159,658.53			222,718.07
20	On or Before	9/16/2014	66,206.21	167,625.50			233,831.70
21	On or Before	10/16/2014	69,509.90	175,990.01			245,499.91
22	On or Before	11/16/2014	72,978.44	184,771.91			257,750.35
23	On or Before	12/16/2014	76,620.07	193,992.03			270,612.09
24	On or Before	1/16/2015 24 months	80,443.41	203,672.23			284,115.64
25	On or Before	2/16/2015	84,457.53	213,835.47			298,293.01
26	On or Before	3/16/2015	88,671.97	224,505.86			313,177.83
27	On or Before	4/16/2015	93,096.70	235,708.71			328,805.40
28	On or Before	5/16/2015	97,742.22	247,470.57			345,212.79
29	On or Before	6/16/2015	102,619.56	259,819.35			362,438.91
30	On or Before	7/16/2015 30 months	107,740.28	272,784.34			380,524.61
31	On or Before	8/16/2015	113,116.51	286,396.28			399,512.79
32	On or Before	9/16/2015	118,761.03	300,687.45			419,448.48
33	On or Before	10/16/2015	124,687.20	315,691.75			440,378.96
34	On or Before	11/16/2015	130,909.10	331,444.77			462,353.87
35	On or Before	12/16/2015	137,441.46	347,983.87			485,425.33
36	On or Before	1/16/2016 36 months	144,299.79	365,348.26			509,648.05

After the periods shown, please call for a Pay Off Amount, which continues to increase by the Growth Factor, compounded monthly.



Sean R. Callagy, Esq., LLC - 2nd Advance



Initial

Ref: Murray

SCHEDULE A
Disclosure Statement

Investment in Contingent Proceeds for Sean R. Callagy, Esq., LLC

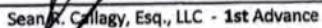
1st Advance

	1st Funding	2nd Funding	3rd Funding	4th Funding	5th Funding	6th Funding	Total
Funding Date	1/23/2013						
Growth Factor (Monthly Rate of Return)	4.99%						
Annualized Rate of return based on monthly compounding	42.41%						
Advance	40,000.00						40,000.00
Less Processing Fee							0.00
Less Origination Fee							0.00
Less Pay Off Previous Advance							0.00
Net Advance to Seller	40,000.00	0.00	0.00	0.00	0.00	0.00	40,000.00

Amount to be paid by Seller(s) to release Purchaser's interest in the Proceeds on the following dates:

1	On or Before	2/23/2013	53,573.20	53,573.20
2	On or Before	3/23/2013	53,573.20	53,573.20
3	On or Before	4/23/2013	53,573.20	53,573.20
4	On or Before	5/23/2013	53,573.20	53,573.20
5	On or Before	6/23/2013	53,573.20	53,573.20
6	On or Before	7/23/2013	53,573.20	53,573.20
7	On or Before	8/23/2013	56,246.50	56,246.50
8	On or Before	9/23/2013	59,053.20	59,053.20
9	On or Before	10/23/2013	61,999.96	61,999.96
10	On or Before	11/23/2013	65,093.76	65,093.76
11	On or Before	12/23/2013	68,341.93	68,341.93
12	On or Before	1/23/2014	71,752.20	71,752.20
13	On or Before	2/23/2014	75,332.63	75,332.63
14	On or Before	3/23/2014	79,091.73	79,091.73
15	On or Before	4/23/2014	83,038.41	83,038.41
16	On or Before	5/23/2014	87,182.02	87,182.02
17	On or Before	6/23/2014	91,532.41	91,532.41
18	On or Before	7/23/2014	96,099.87	96,099.87
19	On or Before	8/23/2014	100,895.26	100,895.26
20	On or Before	9/23/2014	105,929.93	105,929.93
21	On or Before	10/23/2014	111,215.83	111,215.83
22	On or Before	11/23/2014	116,765.50	116,765.50
23	On or Before	12/23/2014	122,592.10	122,592.10
24	On or Before	1/23/2015	128,709.45	128,709.45
25	On or Before	2/23/2015	135,132.05	135,132.05
26	On or Before	3/23/2015	141,875.14	141,875.14
27	On or Before	4/23/2015	148,954.71	148,954.71
28	On or Before	5/23/2015	156,387.55	156,387.55
29	On or Before	6/23/2015	164,191.29	164,191.29
30	On or Before	7/23/2015	172,384.43	172,384.43
31	On or Before	8/23/2015	180,986.42	180,986.42
32	On or Before	9/23/2015	190,017.64	190,017.64
33	On or Before	10/23/2015	199,499.52	199,499.52
34	On or Before	11/23/2015	209,454.54	209,454.54
35	On or Before	12/23/2015	219,906.33	219,906.33
36	On or Before	1/23/2016	230,879.65	230,879.65

After the periods shown, please call for a Pay Off Amount, which continues to increase by the Growth Factor, compounded monthly.



Sean R. Callagy, Esq., LLC - 1st Advance

Ref: Chicago/carbon monoxide

Initial

SCHEDULE A
Disclosure Statement

Investment in Contingent Proceeds for Sean R. Callagy, Esq., LLC **1st Advance**

	1st Funding	2nd Funding	3rd Funding	4th Funding	5th Funding	6th Funding	Total
Funding Date	3/27/2013						
Growth Factor (Monthly Rate of Return)	2.99%						
Annualized Rate of return based on monthly compounding	35.88%						
Advance	25,000.00						25,000.00
Less Processing Fee							0.00
Less Origination Fee							0.00
Less Pay Off Previous Advance							0.00
Net Advance to Seller	25,000.00	0.00	0.00	0.00	0.00	0.00	25,000.00

Amount to be paid by Seller(s) to release Purchaser's interest in the Proceeds on the following dates:

1	On or Before	4/27/2013	29,833.93	29,833.93
2	On or Before	5/27/2013	29,833.93	29,833.93
3	On or Before	6/27/2013	29,833.93	29,833.93
4	On or Before	7/27/2013	29,833.93	29,833.93
5	On or Before	8/27/2013	29,833.93	29,833.93
6	On or Before	9/27/2013 6 months	29,833.93	29,833.93
7	On or Before	10/27/2013	30,725.96	30,725.96
8	On or Before	11/27/2013	31,644.67	31,644.67
9	On or Before	12/27/2013	32,590.85	32,590.85
10	On or Before	1/27/2014	33,565.31	33,565.31
11	On or Before	2/27/2014	34,568.92	34,568.92
12	On or Before	3/27/2014 12 months	35,602.53	35,602.53
13	On or Before	4/27/2014	36,667.04	36,667.04
14	On or Before	5/27/2014	37,763.39	37,763.39
15	On or Before	6/27/2014	38,892.51	38,892.51
16	On or Before	7/27/2014	40,055.40	40,055.40
17	On or Before	8/27/2014	41,253.05	41,253.05
18	On or Before	9/27/2014 18 months	42,486.52	42,486.52
19	On or Before	10/27/2014	43,756.87	43,756.87
20	On or Before	11/27/2014	45,065.20	45,065.20
21	On or Before	12/27/2014	46,412.65	46,412.65
22	On or Before	1/27/2015	47,800.39	47,800.39
23	On or Before	2/27/2015	49,229.62	49,229.62
24	On or Before	3/27/2015 24 months	50,701.58	50,701.58
25	On or Before	4/27/2015	52,217.56	52,217.56
26	On or Before	5/27/2015	53,778.86	53,778.86
27	On or Before	6/27/2015	55,386.85	55,386.85
28	On or Before	7/27/2015	57,042.92	57,042.92
29	On or Before	8/27/2015	58,748.50	58,748.50
30	On or Before	9/27/2015 30 months	60,505.08	60,505.08
31	On or Before	10/27/2015	62,314.19	62,314.19
32	On or Before	11/27/2015	64,177.38	64,177.38
33	On or Before	12/27/2015	66,096.28	66,096.28
34	On or Before	1/27/2016	68,072.56	68,072.56
35	On or Before	2/27/2016	70,107.93	70,107.93
36	On or Before	3/27/2016 36 months	72,204.16	72,204.16

After the periods shown, please call for a Pay Off Amount, which continues to increase by the Growth Factor, compounded monthly.

Ref: Murray Bauer

Initial

SCHEDULE A
Disclosure Statement

Investment in Contingent Proceeds for Sean R. Callagy, Esq., LLC **1st Advance**

	1st Funding	2nd Funding	3rd Funding	4th Funding	5th Funding	6th Funding	Total
Funding Date	3/28/2013						
Growth Factor (Monthly Rate of Return)	2.99%						
Annualized Rate of return based on monthly compounding	35.88%						
Advance	25,000.00						25,000.00
Less Processing Fee							0.00
Less Origination Fee							0.00
Less Pay Off Previous Advance							0.00
Net Advance to Seller	25,000.00	0.00	0.00	0.00	0.00	0.00	25,000.00

Amount to be paid by Seller(s) to release Purchaser's interest in the Proceeds on the following dates:

1	On or Before	4/28/2013	29,833.93	29,833.93
2	On or Before	5/28/2013	29,833.93	29,833.93
3	On or Before	6/28/2013	29,833.93	29,833.93
4	On or Before	7/28/2013	29,833.93	29,833.93
5	On or Before	8/28/2013	29,833.93	29,833.93
6	On or Before	9/28/2013 6 months	29,833.93	29,833.93
7	On or Before	10/28/2013	30,725.96	30,725.96
8	On or Before	11/28/2013	31,644.67	31,644.67
9	On or Before	12/28/2013	32,590.85	32,590.85
10	On or Before	1/28/2014	33,565.31	33,565.31
11	On or Before	2/28/2014	34,568.92	34,568.92
12	On or Before	3/28/2014 12 months	35,602.53	35,602.53
13	On or Before	4/28/2014	36,667.04	36,667.04
14	On or Before	5/28/2014	37,763.39	37,763.39
15	On or Before	6/28/2014	38,892.51	38,892.51
16	On or Before	7/28/2014	40,055.40	40,055.40
17	On or Before	8/28/2014	41,253.05	41,253.05
18	On or Before	9/28/2014 18 months	42,486.52	42,486.52
19	On or Before	10/28/2014	43,756.87	43,756.87
20	On or Before	11/28/2014	45,065.20	45,065.20
21	On or Before	12/28/2014	46,412.65	46,412.65
22	On or Before	1/28/2015	47,800.39	47,800.39
23	On or Before	2/28/2015	49,229.62	49,229.62
24	On or Before	3/28/2015 24 months	50,701.58	50,701.58
25	On or Before	4/28/2015	52,217.56	52,217.56
26	On or Before	5/28/2015	53,778.86	53,778.86
27	On or Before	6/28/2015	55,386.85	55,386.85
28	On or Before	7/28/2015	57,042.92	57,042.92
29	On or Before	8/28/2015	58,748.50	58,748.50
30	On or Before	9/28/2015 30 months	60,505.08	60,505.08
31	On or Before	10/28/2015	62,314.19	62,314.19
32	On or Before	11/28/2015	64,177.38	64,177.38
33	On or Before	12/28/2015	66,096.28	66,096.28
34	On or Before	1/28/2016	68,072.56	68,072.56
35	On or Before	2/28/2016	70,107.93	70,107.93
36	On or Before	3/28/2016 36 months	72,204.16	72,204.16

After the periods shown, please call for a Pay Off Amount, which continues to increase by the Growth Factor, compounded monthly.

Luis Canseco Vazquez

Initial

SCHEDULE A
Disclosure Statement

Investment in Contingent Proceeds for **Sean R. Callagy, Esq., LLC** **1st Advance**

	1st Funding	2nd Funding	3rd Funding	4th Funding	5th Funding	6th Funding	Total
Funding Date	4/1/2013						
Growth Factor (Monthly Rate of Return)		1.99%					
Annualized Rate of return based on monthly compounding			23.88%				
Advance	12,000.00						12,000.00
Less Processing Fee							0.00
Less Origination Fee							0.00
Less Pay Off Previous Advance							0.00
Net Advance to Seller	12,000.00	0.00	0.00	0.00	0.00	0.00	12,000.00

Amount to be paid by Seller(s) to release Purchaser's interest in the Proceeds on the following dates:

1	On or Before	5/1/2013	13,506.00	13,506.00
2	On or Before	6/1/2013	13,506.00	13,506.00
3	On or Before	7/1/2013	13,506.00	13,506.00
4	On or Before	8/1/2013	13,506.00	13,506.00
5	On or Before	9/1/2013	13,506.00	13,506.00
6	On or Before	10/1/2013 6 months	13,506.00	13,506.00
7	On or Before	11/1/2013	13,774.77	13,774.77
8	On or Before	12/1/2013	14,048.89	14,048.89
9	On or Before	1/1/2014	14,328.46	14,328.46
10	On or Before	2/1/2014	14,613.60	14,613.60
11	On or Before	3/1/2014	14,904.41	14,904.41
12	On or Before	4/1/2014 12 months	15,201.00	15,201.00
13	On or Before	5/1/2014	15,503.50	15,503.50
14	On or Before	6/1/2014	15,812.02	15,812.02
15	On or Before	7/1/2014	16,126.68	16,126.68
16	On or Before	8/1/2014	16,447.60	16,447.60
17	On or Before	9/1/2014	16,774.91	16,774.91
18	On or Before	10/1/2014 18 months	17,108.73	17,108.73
19	On or Before	11/1/2014	17,449.20	17,449.20
20	On or Before	12/1/2014	17,796.44	17,796.44
21	On or Before	1/1/2015	18,150.58	18,150.58
22	On or Before	2/1/2015	18,511.78	18,511.78
23	On or Before	3/1/2015	18,880.17	18,880.17
24	On or Before	4/1/2015 24 months	19,255.88	19,255.88
25	On or Before	5/1/2015	19,639.07	19,639.07
26	On or Before	6/1/2015	20,029.89	20,029.89
27	On or Before	7/1/2015	20,428.49	20,428.49
28	On or Before	8/1/2015	20,835.01	20,835.01
29	On or Before	9/1/2015	21,249.63	21,249.63
30	On or Before	10/1/2015 30 months	21,672.50	21,672.50
31	On or Before	11/1/2015	22,103.78	22,103.78
32	On or Before	12/1/2015	22,543.64	22,543.64
33	On or Before	1/1/2016	22,992.26	22,992.26
34	On or Before	2/1/2016	23,449.81	23,449.81
35	On or Before	3/1/2016	23,916.46	23,916.46
36	On or Before	4/1/2016 36 months	24,392.40	24,392.40
37	On or Before	5/1/2016	24,877.81	24,877.81
38	On or Before	6/1/2016	25,372.88	25,372.88
39	On or Before	7/1/2016	25,877.80	25,877.80

After the periods shown, please call for a Pay Off Amount, which continues to increase by the Growth Factor, compounded monthly.

Ref: Chicago/carbon monoxide/2

Initial

SCHEDULE A
Disclosure Statement

Investment in Contingent Proceeds for Sean R. Callagy, Esq., LLC **1st Advance**

	1st Funding	2nd Funding	3rd Funding	4th Funding	5th Funding	6th Funding	Total
Funding Date	4/4/2013						
Growth Factor (Monthly Rate of Return)	2.99%						
Annualized Rate of return based on monthly compounding	35.88%						
Advance	23,000.00						23,000.00
Less Processing Fee							0.00
Less Origination Fee							0.00
Less Pay Off Previous Advance							0.00
Net Advance to Seller	23,000.00	0.00	0.00	0.00	0.00	0.00	23,000.00

Amount to be paid by Seller(s) to release Purchaser's interest in the Proceeds on the following dates:

1	On or Before	5/4/2013	27,447.21	27,447.21
2	On or Before	6/4/2013	27,447.21	27,447.21
3	On or Before	7/4/2013	27,447.21	27,447.21
4	On or Before	8/4/2013	27,447.21	27,447.21
5	On or Before	9/4/2013	27,447.21	27,447.21
6	On or Before	10/4/2013	27,447.21	27,447.21
7	On or Before	11/4/2013	28,267.88	28,267.88
8	On or Before	12/4/2013	29,113.09	29,113.09
9	On or Before	1/4/2014	29,983.57	29,983.57
10	On or Before	2/4/2014	30,880.08	30,880.08
11	On or Before	3/4/2014	31,803.40	31,803.40
12	On or Before	4/4/2014	32,754.32	32,754.32
13	On or Before	5/4/2014	33,733.67	33,733.67
14	On or Before	6/4/2014	34,742.31	34,742.31
15	On or Before	7/4/2014	35,781.10	35,781.10
16	On or Before	8/4/2014	36,850.96	36,850.96
17	On or Before	9/4/2014	37,952.80	37,952.80
18	On or Before	10/4/2014	39,087.59	39,087.59
19	On or Before	11/4/2014	40,256.31	40,256.31
20	On or Before	12/4/2014	41,459.97	41,459.97
21	On or Before	1/4/2015	42,699.63	42,699.63
22	On or Before	2/4/2015	43,976.35	43,976.35
23	On or Before	3/4/2015	45,291.24	45,291.24
24	On or Before	4/4/2015	46,645.45	46,645.45
25	On or Before	5/4/2015	48,040.15	48,040.15
26	On or Before	6/4/2015	49,476.55	49,476.55
27	On or Before	7/4/2015	50,955.89	50,955.89
28	On or Before	8/4/2015	52,479.48	52,479.48
29	On or Before	9/4/2015	54,048.61	54,048.61
30	On or Before	10/4/2015	55,664.67	55,664.67
31	On or Before	11/4/2015	57,329.04	57,329.04
32	On or Before	12/4/2015	59,043.18	59,043.18
33	On or Before	1/4/2016	60,808.57	60,808.57
34	On or Before	2/4/2016	62,626.74	62,626.74
35	On or Before	3/4/2016	64,499.28	64,499.28
36	On or Before	4/4/2016	66,427.81	66,427.81

After the periods shown, please call for a Pay Off Amount, which continues to increase by the Growth Factor, compounded monthly.

Ref: Sioux Falls

Initial

SCHEDULE A
Disclosure Statement

Investment in Contingent Proceeds for Sean R. Callagy, Esq., LLC **1st Advance**

	1st Funding	2nd Funding	3rd Funding	4th Funding	5th Funding	6th Funding	Total
Funding Date	4/8/2013						
Growth Factor (Monthly Rate of Return)		2.99%					
Annualized Rate of return based on monthly compounding			35.88%				
Advance	58,000.00						58,000.00
Less Processing Fee							0.00
Less Origination Fee							0.00
Less Pay Off Previous Advance							0.00
Net Advance to Seller	58,000.00	0.00	0.00	0.00	0.00	0.00	58,000.00

Amount to be paid by Seller(s) to release Purchaser's interest in the Proceeds on the following dates:

1	On or Before	5/8/2013	69,214.71	69,214.71
2	On or Before	6/8/2013	69,214.71	69,214.71
3	On or Before	7/8/2013	69,214.71	69,214.71
4	On or Before	8/8/2013	69,214.71	69,214.71
5	On or Before	9/8/2013	69,214.71	69,214.71
6	On or Before	10/8/2013 6 months	69,214.71	69,214.71
7	On or Before	11/8/2013	71,284.23	71,284.23
8	On or Before	12/8/2013	73,415.63	73,415.63
9	On or Before	1/8/2014	75,610.76	75,610.76
10	On or Before	2/8/2014	77,871.52	77,871.52
11	On or Before	3/8/2014	80,199.88	80,199.88
12	On or Before	4/8/2014 12 months	82,597.85	82,597.85
13	On or Before	5/8/2014	85,067.53	85,067.53
14	On or Before	6/8/2014	87,611.05	87,611.05
15	On or Before	7/8/2014	90,230.62	90,230.62
16	On or Before	8/8/2014	92,928.51	92,928.51
17	On or Before	9/8/2014	95,707.07	95,707.07
18	On or Before	10/8/2014 18 months	98,568.72	98,568.72
19	On or Before	11/8/2014	101,515.92	101,515.92
20	On or Before	12/8/2014	104,551.25	104,551.25
21	On or Before	1/8/2015	107,677.33	107,677.33
22	On or Before	2/8/2015	110,896.88	110,896.88
23	On or Before	3/8/2015	114,212.70	114,212.70
24	On or Before	4/8/2015 24 months	117,627.66	117,627.66
25	On or Before	5/8/2015	121,144.72	121,144.72
26	On or Before	6/8/2015	124,766.95	124,766.95
27	On or Before	7/8/2015	128,497.48	128,497.48
28	On or Before	8/8/2015	132,339.56	132,339.56
29	On or Before	9/8/2015	136,296.51	136,296.51
30	On or Before	10/8/2015 30 months	140,371.78	140,371.78
31	On or Before	11/8/2015	144,568.89	144,568.89
32	On or Before	12/8/2015	148,891.50	148,891.50
33	On or Before	1/8/2016	153,343.36	153,343.36
34	On or Before	2/8/2016	157,928.33	157,928.33
35	On or Before	3/8/2016	162,650.38	162,650.38
36	On or Before	4/8/2016 36 months	167,513.63	167,513.63

After the periods shown, please call for a Pay Off Amount, which continues to increase by the Growth Factor, compounded monthly.

Sean R. Callagy, Esq., LLC - **1st Advance**

Ref: Sioux Falls 2

Initial

SCHEDULE A
Disclosure Statement

Investment in Contingent Proceeds for Sean R. Callagy, Esq., LLC **1st Advance**

	1st Funding	2nd Funding	3rd Funding	4th Funding	5th Funding	6th Funding	Total
Funding Date	4/24/2013						
Growth Factor (Monthly Rate of Return)		2.99%					
Annualized Rate of return based on monthly compounding			35.88%				
Advance	8,000.00						8,000.00
Less Processing Fee							0.00
Less Origination Fee							0.00
Less Pay Off Previous Advance							0.00
Net Advance to Seller	8,000.00	0.00	0.00	0.00	0.00	0.00	8,000.00

Amount to be paid by Seller(s) to release Purchaser's interest in the Proceeds on the following dates:

1	On or Before	5/24/2013	9,546.85	9,546.85
2	On or Before	6/24/2013	9,546.85	9,546.85
3	On or Before	7/24/2013	9,546.85	9,546.85
4	On or Before	8/24/2013	9,546.85	9,546.85
5	On or Before	9/24/2013	9,546.85	9,546.85
6	On or Before	10/24/2013 6 months	9,546.85	9,546.85
7	On or Before	11/24/2013	9,832.30	9,832.30
8	On or Before	12/24/2013	10,126.29	10,126.29
9	On or Before	1/24/2014	10,429.06	10,429.06
10	On or Before	2/24/2014	10,740.89	10,740.89
11	On or Before	3/24/2014	11,062.04	11,062.04
12	On or Before	4/24/2014 12 months	11,392.80	11,392.80
13	On or Before	5/24/2014	11,733.44	11,733.44
14	On or Before	6/24/2014	12,084.27	12,084.27
15	On or Before	7/24/2014	12,445.59	12,445.59
16	On or Before	8/24/2014	12,817.72	12,817.72
17	On or Before	9/24/2014	13,200.97	13,200.97
18	On or Before	10/24/2014 18 months	13,595.68	13,595.68
19	On or Before	11/24/2014	14,002.19	14,002.19
20	On or Before	12/24/2014	14,420.85	14,420.85
21	On or Before	1/24/2015	14,852.04	14,852.04
22	On or Before	2/24/2015	15,296.11	15,296.11
23	On or Before	3/24/2015	15,753.46	15,753.46
24	On or Before	4/24/2015 24 months	16,224.49	16,224.49
25	On or Before	5/24/2015	16,709.61	16,709.61
26	On or Before	6/24/2015	17,209.22	17,209.22
27	On or Before	7/24/2015	17,723.78	17,723.78
28	On or Before	8/24/2015	18,253.72	18,253.72
29	On or Before	9/24/2015	18,799.51	18,799.51
30	On or Before	10/24/2015 30 months	19,361.61	19,361.61
31	On or Before	11/24/2015	19,940.52	19,940.52
32	On or Before	12/24/2015	20,536.75	20,536.75
33	On or Before	1/24/2016	21,150.79	21,150.79
34	On or Before	2/24/2016	21,783.20	21,783.20
35	On or Before	3/24/2016	22,434.52	22,434.52
36	On or Before	4/24/2016 36 months	23,105.31	23,105.31

After the periods shown, please call for a Pay Off Amount, which continues to increase by the Growth Factor, compounded monthly.

Ref: Conejo/Medina 2

Initial

SCHEDULE A
Disclosure Statement

Investment in Contingent Proceeds for Sean R. Callagy, Esq., LLC **1st Advance**

	1st Funding	2nd Funding	3rd Funding	4th Funding	5th Funding	6th Funding	Total
Funding Date	5/9/2013						
Growth Factor (Monthly Rate of Return)		2.99%					
Annualized Rate of return based on monthly compounding			35.88%				
Advance		29,093.86					29,093.86
Less Processing Fee							0.00
Less Origination Fee							0.00
Less Pay Off Previous Advance							0.00
Net Advance to Seller	29,093.86	0.00	0.00	0.00	0.00	0.00	29,093.86

Amount to be paid by Seller(s) to release Purchaser's interest in the Proceeds on the following dates:

1	On or Before	6/9/2013	34,719.36	34,719.36
2	On or Before	7/9/2013	34,719.36	34,719.36
3	On or Before	8/9/2013	34,719.36	34,719.36
4	On or Before	9/9/2013	34,719.36	34,719.36
5	On or Before	10/9/2013	34,719.36	34,719.36
6	On or Before	11/9/2013 6 months	34,719.36	34,719.36
7	On or Before	12/9/2013	35,757.47	35,757.47
8	On or Before	1/9/2014	36,826.62	36,826.62
9	On or Before	2/9/2014	37,927.73	37,927.73
10	On or Before	3/9/2014	39,061.77	39,061.77
11	On or Before	4/9/2014	40,229.72	40,229.72
12	On or Before	5/9/2014 12 months	41,432.59	41,432.59
13	On or Before	6/9/2014	42,671.42	42,671.42
14	On or Before	7/9/2014	43,947.30	43,947.30
15	On or Before	8/9/2014	45,261.32	45,261.32
16	On or Before	9/9/2014	46,614.64	46,614.64
17	On or Before	10/9/2014	48,008.41	48,008.41
18	On or Before	11/9/2014 18 months	49,443.86	49,443.86
19	On or Before	12/9/2014	50,922.24	50,922.24
20	On or Before	1/9/2015	52,444.81	52,444.81
21	On or Before	2/9/2015	54,012.91	54,012.91
22	On or Before	3/9/2015	55,627.90	55,627.90
23	On or Before	4/9/2015	57,291.17	57,291.17
24	On or Before	5/9/2015 24 months	59,004.18	59,004.18
25	On or Before	6/9/2015	60,768.40	60,768.40
26	On or Before	7/9/2015	62,585.38	62,585.38
27	On or Before	8/9/2015	64,456.68	64,456.68
28	On or Before	9/9/2015	66,383.93	66,383.93
29	On or Before	10/9/2015	68,368.81	68,368.81
30	On or Before	11/9/2015 30 months	70,413.04	70,413.04
31	On or Before	12/9/2015	72,518.39	72,518.39
32	On or Before	1/9/2016	74,686.69	74,686.69
33	On or Before	2/9/2016	76,919.82	76,919.82
34	On or Before	3/9/2016	79,219.73	79,219.73
35	On or Before	4/9/2016	81,588.40	81,588.40
36	On or Before	5/9/2016 36 months	84,027.89	84,027.89

After the periods shown, please call for a Pay Off Amount, which continues to increase by the Growth Factor, compounded monthly.

Ref: Conejo/Medina 3

Initial

SCHEDULE A
Disclosure Statement

Investment in Contingent Proceeds for Sean R. Callagy, Esq., LLC **1st Advance**

	1st Funding	2nd Funding	3rd Funding	4th Funding	5th Funding	6th Funding	Total
Funding Date	5/9/2013						
Growth Factor (Monthly Rate of Return)		2.99%					
Annualized Rate of return based on monthly compounding			35.88%				
Advance		6,604.56					6,604.56
Less Processing Fee							0.00
Less Origination Fee							0.00
Less Pay Off Previous Advance							0.00
Net Advance to Seller	6,604.56	0.00	0.00	0.00	0.00	0.00	6,604.56

Amount to be paid by Seller(s) to release Purchaser's interest in the Proceeds on the following dates:

1	On or Before	6/9/2013	7,881.59	7,881.59
2	On or Before	7/9/2013	7,881.59	7,881.59
3	On or Before	8/9/2013	7,881.59	7,881.59
4	On or Before	9/9/2013	7,881.59	7,881.59
5	On or Before	10/9/2013	7,881.59	7,881.59
6	On or Before	11/9/2013 6 months	7,881.59	7,881.59
7	On or Before	12/9/2013	8,117.25	8,117.25
8	On or Before	1/9/2014	8,359.96	8,359.96
9	On or Before	2/9/2014	8,609.92	8,609.92
10	On or Before	3/9/2014	8,867.35	8,867.35
11	On or Before	4/9/2014	9,132.49	9,132.49
12	On or Before	5/9/2014 12 months	9,405.55	9,405.55
13	On or Before	6/9/2014	9,686.78	9,686.78
14	On or Before	7/9/2014	9,976.41	9,976.41
15	On or Before	8/9/2014	10,274.71	10,274.71
16	On or Before	9/9/2014	10,581.92	10,581.92
17	On or Before	10/9/2014	10,898.32	10,898.32
18	On or Before	11/9/2014 18 months	11,224.18	11,224.18
19	On or Before	12/9/2014	11,559.78	11,559.78
20	On or Before	1/9/2015	11,905.42	11,905.42
21	On or Before	2/9/2015	12,261.39	12,261.39
22	On or Before	3/9/2015	12,628.01	12,628.01
23	On or Before	4/9/2015	13,005.58	13,005.58
24	On or Before	5/9/2015 24 months	13,394.45	13,394.45
25	On or Before	6/9/2015	13,794.94	13,794.94
26	On or Before	7/9/2015	14,207.41	14,207.41
27	On or Before	8/9/2015	14,632.21	14,632.21
28	On or Before	9/9/2015	15,069.72	15,069.72
29	On or Before	10/9/2015	15,520.30	15,520.30
30	On or Before	11/9/2015 30 months	15,984.36	15,984.36
31	On or Before	12/9/2015	16,462.29	16,462.29
32	On or Before	1/9/2016	16,954.51	16,954.51
33	On or Before	2/9/2016	17,461.45	17,461.45
34	On or Before	3/9/2016	17,983.55	17,983.55
35	On or Before	4/9/2016	18,521.26	18,521.26
36	On or Before	5/9/2016 36 months	19,075.05	19,075.05

After the periods shown, please call for a Pay Off Amount, which continues to increase by the Growth Factor, compounded monthly.

Ref: Cooper Tire 3

Initial

SCHEDULE A
Disclosure Statement

Investment in Contingent Proceeds for Sean R. Callagy, Esq., LLC **1st Advance**

	1st Funding	2nd Funding	3rd Funding	4th Funding	5th Funding	6th Funding	Total
Funding Date	5/9/2013						
Growth Factor (Monthly Rate of Return)	2.99%						
Annualized Rate of return based on monthly compounding	35.88%						
Advance	12,100.83						12,100.83
Less Processing Fee							0.00
Less Origination Fee							0.00
Less Pay Off Previous Advance							0.00
Net Advance to Seller	12,100.83	0.00	0.00	0.00	0.00	0.00	12,100.83

Amount to be paid by Seller(s) to release Purchaser's interest in the Proceeds on the following dates:

1	On or Before	6/9/2013	14,440.60	14,440.60
2	On or Before	7/9/2013	14,440.60	14,440.60
3	On or Before	8/9/2013	14,440.60	14,440.60
4	On or Before	9/9/2013	14,440.60	14,440.60
5	On or Before	10/9/2013	14,440.60	14,440.60
6	On or Before	11/9/2013 6 months	14,440.60	14,440.60
7	On or Before	12/9/2013	14,872.37	14,872.37
8	On or Before	1/9/2014	15,317.06	15,317.06
9	On or Before	2/9/2014	15,775.04	15,775.04
10	On or Before	3/9/2014	16,246.71	16,246.71
11	On or Before	4/9/2014	16,732.49	16,732.49
12	On or Before	5/9/2014 12 months	17,232.79	17,232.79
13	On or Before	6/9/2014	17,748.05	17,748.05
14	On or Before	7/9/2014	18,278.72	18,278.72
15	On or Before	8/9/2014	18,825.25	18,825.25
16	On or Before	9/9/2014	19,388.13	19,388.13
17	On or Before	10/9/2014	19,967.83	19,967.83
18	On or Before	11/9/2014 18 months	20,564.87	20,564.87
19	On or Before	12/9/2014	21,179.76	21,179.76
20	On or Before	1/9/2015	21,813.03	21,813.03
21	On or Before	2/9/2015	22,465.24	22,465.24
22	On or Before	3/9/2015	23,136.95	23,136.95
23	On or Before	4/9/2015	23,828.75	23,828.75
24	On or Before	5/9/2015 24 months	24,541.23	24,541.23
25	On or Before	6/9/2015	25,275.01	25,275.01
26	On or Before	7/9/2015	26,030.73	26,030.73
27	On or Before	8/9/2015	26,809.05	26,809.05
28	On or Before	9/9/2015	27,610.64	27,610.64
29	On or Before	10/9/2015	28,436.20	28,436.20
30	On or Before	11/9/2015 30 months	29,286.44	29,286.44
31	On or Before	12/9/2015	30,162.11	30,162.11
32	On or Before	1/9/2016	31,063.96	31,063.96
33	On or Before	2/9/2016	31,992.77	31,992.77
34	On or Before	3/9/2016	32,949.35	32,949.35
35	On or Before	4/9/2016	33,934.54	33,934.54
36	On or Before	5/9/2016 36 months	34,949.18	34,949.18

After the periods shown, please call for a Pay Off Amount, which continues to increase by the Growth Factor, compounded monthly.

Ref: Conejo/Medina 4

Initial

SCHEDULE A
Disclosure Statement

Investment in Contingent Proceeds for Sean R. Callagy, Esq., LLC **1st Advance**

	1st Funding 9/16/2013	2nd Funding	3rd Funding	4th Funding	5th Funding	6th Funding	Total
Funding Date	9/16/2013						
Growth Factor (Monthly Rate of Return)	2.99%						
Annualized Rate of return based on monthly compounding	35.88%						
Advance	5,000.00						5,000.00
Less Processing Fee							0.00
Less Origination Fee							0.00
Less Pay Off Previous Advance							0.00
Net Advance to Seller	5,000.00	0.00	0.00	0.00	0.00	0.00	5,000.00

Amount to be paid by Seller(s) to release Purchaser's interest in the Proceeds on the following dates:

1	On or Before	10/16/2013	5,966.78	5,966.78
2	On or Before	11/16/2013	5,966.78	5,966.78
3	On or Before	12/16/2013	5,966.78	5,966.78
4	On or Before	1/16/2014	5,966.78	5,966.78
5	On or Before	2/16/2014	5,966.78	5,966.78
6	On or Before	3/16/2014 6 months	5,966.78	5,966.78
7	On or Before	4/16/2014	6,145.19	6,145.19
8	On or Before	5/16/2014	6,328.93	6,328.93
9	On or Before	6/16/2014	6,518.16	6,518.16
10	On or Before	7/16/2014	6,713.06	6,713.06
11	On or Before	8/16/2014	6,913.78	6,913.78
12	On or Before	9/16/2014 12 months	7,120.50	7,120.50
13	On or Before	10/16/2014	7,333.40	7,333.40
14	On or Before	11/16/2014	7,552.67	7,552.67
15	On or Before	12/16/2014	7,778.49	7,778.49
16	On or Before	1/16/2015	8,011.07	8,011.07
17	On or Before	2/16/2015	8,250.60	8,250.60
18	On or Before	3/16/2015 18 months	8,497.30	8,497.30
19	On or Before	4/16/2015	8,751.36	8,751.36
20	On or Before	5/16/2015	9,013.03	9,013.03
21	On or Before	6/16/2015	9,282.52	9,282.52
22	On or Before	7/16/2015	9,560.07	9,560.07
23	On or Before	8/16/2015	9,845.91	9,845.91
24	On or Before	9/16/2015 24 months	10,140.31	10,140.31
25	On or Before	10/16/2015	10,443.50	10,443.50
26	On or Before	11/16/2015	10,755.76	10,755.76
27	On or Before	12/16/2015	11,077.36	11,077.36
28	On or Before	1/16/2016	11,408.57	11,408.57
29	On or Before	2/16/2016	11,749.69	11,749.69
30	On or Before	3/16/2016 30 months	12,101.00	12,101.00
31	On or Before	4/16/2016	12,462.82	12,462.82
32	On or Before	5/16/2016	12,835.46	12,835.46
33	On or Before	6/16/2016	13,219.24	13,219.24
34	On or Before	7/16/2016	13,614.50	13,614.50
35	On or Before	8/16/2016	14,021.57	14,021.57
36	On or Before	9/16/2016 36 months	14,440.82	14,440.82

After the periods shown, please call for a Pay Off Amount, which continues to increase by the Growth Factor, compounded monthly.